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House of Representatives

The House met at noon and was called to order by the Speaker pro tempore (Mr. MEADOWS).

DESIGNATION OF SPEAKER PRO TEMPORE

The SPEAKER pro tempore laid before the House the following communication from the Speaker:

WASHINGTON, DC,
January 23, 2017.

I hereby appoint the Honorable MARK MEADOWS to act as Speaker pro tempore on this day.

PAUL D. RYAN,
Speaker of the House of Representatives.

MORNING-HOUR DEBATE

The SPEAKER pro tempore. Pursuant to the order of the House of January 3, 2017, the Chair will now recognize Members from lists submitted by the majority and minority leaders for morning-hour debate.

The Chair will alternate recognition between the parties, with each party limited to 1 hour and each Member other than the majority and minority leaders and the minority whip limited to 5 minutes, but in no event shall debate continue beyond 1:50 p.m.

ACA'S IMPACT ON HUNGER

The SPEAKER pro tempore. The Chair recognizes the gentleman from Massachusetts (Mr. MCGOVERN) for 5 minutes.

Mr. MCGOVERN. Mr. Speaker, 2 weeks ago, this Republican leadership brought to the floor a budget resolution that paves the way toward repealing the Affordable Care Act and taking health care away from millions and millions of American families.

Repealing the Affordable Care Act would cause over 30 million Americans to lose coverage, and millions to see an increase in healthcare costs. It would

deny those with preexisting conditions access to quality health insurance. It would do away with Medicaid expansion, which is working to cover the most vulnerable people in 31 States and the District of Columbia, and would once again put insurance companies back in charge of our health care.

Repealing the Affordable Care Act would also have a detrimental effect on efforts to end hunger in our communities. Not only do we have a moral imperative to address food insecurity, but we have a financial incentive as well. Health costs attributable to hunger have been estimated at \$160 billion annually.

As Catherine D'Amato, president and CEO of The Greater Boston Food Bank, pointed out in a recent piece in The Boston Globe, the community health needs assessments now required by the Affordable Care Act have led health centers across the country—from Massachusetts to Oregon—to develop partnerships with local food banks to address the food insecurity revealed in their assessments.

I am proud that Massachusetts has been a leader in addressing food insecurity and in treating hunger as the public health issue it is. Across the Commonwealth, health centers have used the community health needs assessment to identify challenges in accessing healthy foods for vulnerable populations.

UMass Memorial Medical Center, located in my hometown of Worcester, has identified access to healthy food as a community health need in its two most recent community health needs assessments.

In response to the findings, UMass Memorial worked with the city of Worcester and the Regional Environmental Council to establish an urban agricultural program within an underserved area of the city. The program employs kids from the neighborhood and teaches them how to grow produce.

The Veggie Mobile farmers' market then distributes the local produce to neighbors in food deserts across the city. Residents using SNAP dollars are given extra incentive to purchase the nutritious vegetables from these sites in the form of "double up bucks"—they receive \$2 worth of produce for every dollar spent.

The assessments have also led to the creation of another community garden project within a public housing development, and the creation of a backyard gardening program that teaches local residents how to grow food and eat healthy.

The Worcester County Food Bank has worked to sustain and expand these urban agriculture and anti-hunger measures in the city of Worcester, and has formed the Worcester Food Policy Council to support these efforts.

In western Massachusetts, the community health needs assessment is having similar results. A 2013 community health needs assessment conducted by Holyoke Medical Center identified uncertainty in food access and the presence of food deserts as two priority areas that need to be addressed to improve community health.

In response to these findings and in recognition that hunger is a serious health challenge among residents in western Massachusetts, two dozen organizations formed the region's Task Force to End Hunger.

Out of this effort came a collaboration between The Food Bank of Western Massachusetts, Holyoke Health Center, and other stakeholders to establish an innovative pilot that will connect food-insecure pediatric patients and their families with nutrition and other social services. The Holyoke Health Center will institute pediatric food insecurity screenings, and hungry families will be referred to the food bank for food assistance, including connections to food pantries and meal sites in their neighborhoods, nutrition

□ This symbol represents the time of day during the House proceedings, e.g., □ 1407 is 2:07 p.m.

Matter set in this typeface indicates words inserted or appended, rather than spoken, by a Member of the House on the floor.



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education, and for help in applying for SNAP benefits.

These families will also be referred to specific social service providers for other resources like stable housing, financial literacy, employment services, and much more.

In the Boston area, as Ms. D'Amato pointed out in *The Boston Globe*, The Greater Boston Food Bank is partnering with community health centers to screen for food insecurity in their patients, provide toolkits of available food assistance and resources for families, and operate free mobile markets that distribute fresh fruits and vegetables to hundreds and hundreds of people a month.

The community health needs assessment, which came out of the Affordable Care Act, has required collaboration among public health experts and other stakeholders to identify the health challenges of communities across our country. It has forced these groups to look holistically at measures that can be taken to address the most pressing health issues facing families in these areas. It is just one example of the positive impact the Affordable Care Act is having on our constituents.

Mr. Speaker, if we repeal the Affordable Care Act, as my Republican colleagues are trying to do, there is no guarantee that these innovations and collaborations will continue. We need to focus on ending hunger now.

FHA MORTGAGE INSURANCE PREMIUM CUT

The SPEAKER pro tempore. The Chair recognizes the gentleman from Connecticut (Mr. COURTNEY) for 5 minutes.

Mr. COURTNEY. Mr. Speaker, there is no better sign of a healthy economy than a healthy real estate market. We know this in this country from bitter experience since the real estate and financial collapse of 2008.

In my State in Connecticut, we are barely at a place now where home sales and home equity has even come in a positive direction and climbing back towards what existed back in 2008 when the collapse occurred.

Listening to the President's speech on Friday where he very powerfully talked about the forgotten American, middle class individuals and working people who really felt that they were left behind in terms of the work that happens in this city, he clearly touched a nerve that propelled him to the White House. As I said, it was probably the most powerful part of his message that he delivered on Friday.

I mention that because it was astonishing that within an hour after taking the oath, President Trump signed an executive order rolling back a rate reduction for mortgage insurance for homeowners. What that means is that for many homeowners—particularly first-time home buyers—they need to have mortgage insurance in order to qualify for a mortgage. That ensures

that if there is a default, that the mortgage will be paid off. It de-risks the loan so that, again, particularly people who are first-time home buyers can actually buy a house. The Federal Housing Administration, FHA, runs this mortgage insurance program.

Again, there was a rate reduction that was slated to go into effect on January 27, from 0.85 percent down to 0.6 percent. President Trump canceled that reduction.

So what does that mean?

The National Association of Realtors, which is hardly a partisan group, has, in the wake of that order, released numbers that about 750,000 to 800,000 homeowners are going to be adversely affected by losing those savings that are just going to go to the government, by the way. Those mortgage premiums basically are paid into the government. And right now there is a surplus in that account, which is why the rate reduction was slated to go into effect. There is no reason for the government to be overcharging for mortgage insurance, given the healthy balance that exists in that mortgage insurance account.

They also calculate that 30,000 to 40,000 home buyers will not buy a home in 2017 because of that order that was issued on Friday. Again, these are people who—\$500 to \$1,000, which is going to come out of their pocket in terms of higher payments because of this executive order—are basically going to be priced out of buying a home. The home builders, the realtors, the people who are closest to the market and clearly are not partisan—I mean, I know a lot of these guys in my district, and they are staunch Republicans in many cases—are dumbfounded at the fact that that order, of all things, within the first hours of the new administration, would be a priority for, again, the new Trump administration.

We have work to do in terms of getting this economy turned around, but if you look at home ownership, home construction, buying a house, having a healthy real estate market, that is absolutely the sweet spot of trying to succeed in this country. We do not need to be overcharging Americans for mortgage insurance, which, again, is the gateway for home ownership, particularly at that lower end of the market. Because every time someone buys a house for \$200,000 or \$250,000 in Connecticut, which is towards the lower end, or even lower in other parts of the country, that frees up existing homeowners either to buy up or to retire or get a condo. When those people are locked out—which raising these mortgage insurance premiums are going to effectively do—we are just stifling the real estate market from recovering. That is a bad start in terms of an administration that says it is about growing America's economy.

I will pledge to my constituents that I am going to do everything I can to reverse that unwise order and help the folks who are out there doing the hard

work of selling houses, building houses, hiring people, to accomplish their goal because when they succeed, America succeeds.

RECESS

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the Chair declares the House in recess until 2 p.m. today.

Accordingly (at 12 o'clock and 11 minutes p.m.), the House stood in recess.

□ 1400

AFTER RECESS

The recess having expired, the House was called to order by the Speaker pro tempore (Mr. WOMACK) at 2 p.m.

PRAYER

The Chaplain, the Reverend Patrick J. Conroy, offered the following prayer:

Thank You, God, for giving us another day. This prayer is authored by a high school class at St. Anne Episcopal in West Chester, Ohio.

Dear God, we ask You to bless our country during this time of leadership transition. We ask that You guide the people of this land, and all nations, to honor one another, serve the common good, and promote the dignity and freedom of every person. We pray that everyone who rules this country might pursue peace and justice.

We pray for wisdom, humility, and mercy to be in the hearts of our leaders as they make decisions for the welfare of all people. We ask that You allow our world's leaders, and those who have the burden of any power or authority, to execute their actions for the justice of the world and in harmony with Your word.

Please help to guide the President as he takes on his role. Ease his mind so that he is able to do his job. Help him to keep in mind the thoughts of others, to have a listening heart and an open mind, and to remember that he is a representative of all people of this country. Help him to do the will of what is best for the Nation.

We pray to You, O God, for the world's security, safety, and tranquility. Please let there be a guiding light to peace for all people and an end to all war and violence.

In Your name, we pray.
Amen.

THE JOURNAL

The SPEAKER pro tempore. The Chair has examined the Journal of the last day's proceedings and announces to the House his approval thereof.

Pursuant to clause 1, rule I, the Journal stands approved.

PLEDGE OF ALLEGIANCE

The SPEAKER pro tempore. Will the gentleman from Florida (Mr. BILIRAKIS) come forward and lead the House in the Pledge of Allegiance.